

Fill in this information to identify the case:

Debtor 1 Scott Dutrow

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: DISTRICT OF MARYLAND

Case number 24-13112

Official Form 410

Proof of Claim

04/22

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	Cavalry SPV I, LLC as assignee of Citibank, N.A./The Home Depot Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor _____	
2. Has this claim been acquired from someone else?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. From whom? <u>Citibank, N.A.</u>	
3. Where should notices and payments to the creditor be sent? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Where should notices to the creditor be sent? <u>Cavalry SPV I, LLC</u> Name <u>P.O. Box 4252</u> Number Street <u>Greenwich</u> <u>CT</u> <u>06831-2200</u> City State ZIP Code Contact phone <u>(800) 501-0909 x53450</u> Contact email <u>bankruptcy@cavps.com</u>	Where should payments to the creditor be sent? (if different) <u>Cavalry SPV I, LLC</u> Name <u>P.O. Box 27288</u> Number Street <u>Tempe</u> <u>AZ</u> <u>85285</u> City State ZIP Code Contact phone <u>(800) 501-0909 x53450</u> Contact email <u>bankruptcy@cavps.com</u>
Uniform claim identifier for electronic payments in chapter 13 (if you use one): <u>C</u> <u>P</u> <u>S</u> <u>C</u> <u>A</u> <u>V</u> <u>2</u> <u>4</u> <u>1</u> <u>3</u> <u>1</u> <u>1</u> <u>2</u> <u>M</u> <u>D</u> <u>A</u> <u>9</u> <u>9</u> <u>6</u> <u>4</u> <u>7</u> <u>5</u> <u>1</u> <u>2</u>		
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM / DD / YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor? ☐ No
☒ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 7 5 1 2

7. How much is the claim? \$ \$809.50. Does this amount include interest or other charges?
☐ No
☒ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.
 Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).
 Limit disclosing information that is entitled to privacy, such as health care information.
LEGAL JUDGMENT

9. Is all or part of the claim secured? ☐ No
☒ Yes. The claim is secured by a lien on property.
Nature of property:
☐ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.
☐ Motor vehicle
☒ Other. Describe: JUDGMENT LIEN
Basis for perfection: _____
 Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)
Value of property: \$ _____
Amount of the claim that is secured: \$ \$809.50
Amount of the claim that is unsecured: \$ \$0.00 (The sum of the secured and unsecured amounts should match the amount in line 7.)
Amount necessary to cure any default as of the date of the petition: \$ _____
Annual Interest Rate (when case was filed) 0 %
☒ Fixed
☐ Variable

10. Is this claim based on a lease? ☒ No
☐ Yes. Amount necessary to cure any default as of the date of the petition. \$ _____

11. Is this claim subject to a right of setoff? ☒ No
☐ Yes. Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

☒ No

☐ Yes. Check one:

Amount entitled to priority

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

\$ _____

☐ Up to \$3,350* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).

\$ _____

☐ Wages, salaries, or commissions (up to \$15,150*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).

\$ _____

☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).

\$ _____

☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).

\$ _____

☐ Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.

\$ _____

* Amounts are subject to adjustment on 4/01/25 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 6/18/2024
MM / DD / YYYY

/s/ Caitlin Truman

Signature

Print the name of the person who is completing and signing this claim:

Name	Caitlin Truman		
	First name	Middle name	Last name
Title	Bankruptcy Specialist		
Company	Cavalry Portfolio Services, LLC		
	Identify the corporate servicer as the company if the authorized agent is a servicer.		
Address	P.O. Box 4252		
	Number	Street	
	Greenwich	CT	06831-2200
	City	State	ZIP Code
Contact phone	(800) 501-0909 x53450		Email



**DISTRICT COURT OF MARYLAND FOR
FREDERICK COUNTY**
100 W. Patrick Street
Frederick, Maryland 21701-5548

Phone: 301-600-2000

Case Number: D-111-CV-18-002063

**To: STEVEN MARK SCHRIER
SCHRIER TOLIN AND WAGMAN LLC
1390 PICCARD DR
SUITE 315
ROCKVILLE MD 20850**

CAVALRY SPV I, LLC VS. SCOTT DUTROW

**Regarding: Cavalry SPV I, LLC
Scott Dutrow**

Date: 07/23/2018

On 07/20/2018 the District Court of Maryland entered an Affidavit Judgment in favor of the plaintiff in the case named above. The defendant has thirty days from the date judgment was entered to file a motion to vacate judgment, stating a legal and factual basis for a defense. The Court awarded:

\$735.50	Judgment Principal
	Pre-Judgment Interest
74.00	Costs
	Other Amounts
	Attorney's Fees

Post-judgment interest will be assessed at the .

The plaintiff may file for a lien on any real property owned by the defendant(s) to enforce this judgment.

TTY Users Call Maryland Relay: 711.

Visit our website for directions and information about procedures.
Our web address is mdcourts.gov/district

To request a foreign language interpreter or a reasonable accommodation under the
Americans with Disabilities Act, please contact the court immediately.

Possession and use of cell phones and other electronic devices may be limited or prohibited in designated areas of the court facility.

Contract ID: CV8MUMAA082217
Document ID: CV8MUMAA092717C3
Document ID: 091917CVITH1PBB1
Document ID: 091917CVITH1MBB1

BILL OF SALE AND ASSIGNMENT

THIS BILL OF SALE AND ASSIGNMENT dated September 29, 2017, is by Citibank, N.A., a national banking association organized under the laws of the United States, located at 701 East 60th Street North, Sioux Falls, SD 57117 (the "Bank") to Cavalry SPV I, LLC, organized under the laws of the State of Delaware, with its headquarters/principal place of business at 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595 ("Buyer").

For value received and subject to the terms and conditions of the Master Purchase and Sale Agreement dated August 22, 2017 and Addendum dated September 27, 2017, between Buyer and the Bank (the "Agreement"), the Bank does hereby transfer, sell, assign, convey, grant, bargain, set over and deliver to Buyer, and to Buyer's successors and assigns, the Accounts described in Exhibit 1 to the Addendum and the final electronic file.

Citibank, N.A.

By: 
(Signature)

Name: Sean M. Cooney, SVP
CEID: 1018710247
Citibank, N.A.
11500 NW Ambassador Drive, Ste. 400
Kansas City, MO 64153
sean.m.cooney@citi.com
Title: 816-606-6155

Contract ID: CV8MUMAA082217
 Document ID: CV8MUMAA092717C3
 Document ID: 091917CV1TH1PBAI
 Document ID: 091917CV1TH1MBAI

EXHIBIT 1

The individual Accounts transferred are described in the final electronic file and delivered by the Bank to Buyer, the same deemed attached hereto by this reference.

Lot	Sale ID	# of Accounts	Sale Balance	Purchase Price Percentage	Cut-Off Date
THD Primary Bulk	091917CV1TH1PB	[REDACTED]	[REDACTED]	[REDACTED]	9/19/2017
THD Mid- Prime Bulk	091917CV1TH1MB	[REDACTED]	[REDACTED]	[REDACTED]	9/19/2017

Scott Dutrow 8357 38TH STREET CIR E SARASOTA, FL 342433669

Filing Amount	\$809.50
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Account Charge Off Date 12/06/2016